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6 UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WASHINGTON

7 In re: )  
8 ) Case No. 11-01122-FLK12  
9 MARK C. YOUNG AND JUDITH L. YOUNG, )  
Debtor. ) FINDINGS OF FACT AND  
10 ) CONCLUSIONS OF LAW  
11

12 THIS MATTER having come before the above-entitled Court for  
confirmation, such Confirmation Hearing was held by telephone conference on April  
13 10, 2012, and the Court having read the Declaration of Mark Young, Debtor herein,  
14 and having reviewed the Plan and the Trustee's Confirmation Summary, and having  
15 heard the arguments of counsel, makes the following:

16 FINDINGS OF FACT

17 I.

18 Debtors filed the above-captioned voluntary Chapter 12 Proceeding on March  
19 8, 2011.  
20

21 II.

22 Debtors filed their Chapter 12 Plan on March 8, 2012.

23 III.

24 All creditors were given notice of Debtors' Chapter 12 Plan.

25 FINDINGS OF FACT AND  
CONCLUSIONS OF LAW - I

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IV.

Debtors received three objections to their Plan, one from Global Mortgage and Credit, LLC, one from Monson Fruit Company, Inc., and one from Farm Service Agency of the US Department of Agriculture.

V.

Debtors filed their Amended Chapter 12 Plan on April 6, 2012. Debtor's filed their Second amended Chapter Twelve Plan on April 9<sup>th</sup> 2012. The Second Amended Plan, as filed by Debtor resolves all creditor objections to the Plan.

VI.

Monson Fruit filed an Adversary Proceeding against Debtors alleging non-dischargeability of debt on April 20, 2011,. The provisions of the Second Amended Plan resolve all claims by Monson against the Debtors and all of Debtors counterclaims against Monson Fruit. Debtors and Monson Fruit have agreed upon confirmation of the Debtors' Second Amended Chapter 12 Plan, The Adversary Proceeding Case No. 11-80072-FLK12 will be dismissed upon confirmation of Debtors Second Amended Chapter twelve plan .

VII.

Debtors' budget projections attached to their Second Amended Chapter 12 Plan, indicate the Plan is feasible and Debtors will be able to make their payments as set forth in the Plan.

VIII.

FINDINGS OF FACT AND  
CONCLUSIONS OF LAW - 2

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1 All fees, charges or amounts required to be paid under Chapter 12 under Title  
2 28 USC or by the Plan, to be paid before confirmation, have been paid.

3 From the foregoing Findings of Fact, the Court makes the following  
4 Conclusions of Law.

5 CONCLUSIONS OF LAW

6 XXII.

7 The Debtors' Second Amended Chapter Twelve Plan complies with the  
8 provisions of Chapter Twelve and other applicable provisions of Title 28 U.S.C.

9 XXIII.

10 The holder of each secured claim has accepted the Plan and shall receive  
11 payments on the secured portion of its claim as set forth in the Plan and shall retain  
12 its lien until such payment has been paid

13 XXIV.

14 The Debtors will be able to make all payments and comply with the Plan.

15 XXV.

16 The chapter 12 Trustee shall receive compensation pursuant to 28 U.S.C.  
17 §586(e)(1)(B)(ii).

18 XXVI.

19 The Plan has been proposed in good faith and not by any means forbidden by  
20 law.

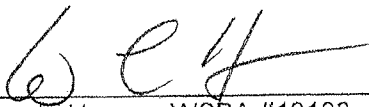
21 Presented by:

22 HAMES, ANDERSON & WHITLOW, P.S.

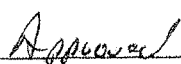
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25 FINDINGS OF FACT AND  
CONCLUSIONS OF LAW - 3

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Attorney for Debtors

2  
3 CHAPTER 12 TRUSTEE

4   
5 Ford Elsaesser  
Chapter 12 Trustee

6  
7 VELIKANJE HALVERSON, P.C.

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9 BY:

10 Alan Campbell  
Attorney for Monson Fruit Co., Inc.

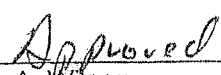
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18 Frank A. Wilson  
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25 FINDINGS OF FACT AND  
CONCLUSIONS OF LAW - 4

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23 Frank L. Kurtz  
24 Frank L. Kurtz  
25 Bankruptcy Judge

FINDINGS OF FACT AND  
CONCLUSIONS OF LAW - 4

05/10/2012 JAMES ANDERSON & WHITLOW, P.S.  
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